



The Debit Card: Frequently Asked Questions



What is the debit card?

The debit card (called the **Benny®** Card) is a VISA card that has been pre-loaded with your annual Medical/Dental Expense Account (MDEA) election (and MDEA carry over, if applicable), and State HRA and MnSCU HRA balances, if applicable. The debit card provides the ease and convenience of not having to pay expenses out of pocket and then seek reimbursement by submitting a paper reimbursement or on-line claim form.

How does the debit card work?

You present the card as your method of payment to your provider or retailer, and the cost of the product or service is deducted from your account balance(s) in the following order as applicable: (1) State HRA, (2) MDEA, (plus carry over amount, if applicable), (3) MnSCU HRA. (If asked whether to process your transaction as a debit or credit, respond "credit.")

What if I have medical or dental insurance?

If the expense is eligible through medical or dental insurance coverage, you will want to make sure that the claim has been processed through your insurance prior to paying your portion. Normally, this will happen at the point of sale for prescriptions, but does not necessarily happen at the point of service for medical and dental and some vision expenses. Even if the entire expense will be applied to a deductible or the expense exceeds the maximum that may be eligible under your insurance plan, it should first be processed by the insurance carrier.

If I use the debit card, will the pre-tax accounts be completely "paperless"?

Unfortunately not. Up to 80% of claim reimbursements process automatically at the point of sale. However, because of IRS requirements, some expenses still require manual substantiation (e.g. a co-payment for a spouse's plan, eye glasses, or dental services).

What is automatic substantiation?

Auto substantiation is the process by which certain expenses can be adjudicated (processed) electronically without the participant providing documentation.

What types of expenses can I expect to auto-substantiate?

Based upon your insurance plans and IRS allowances, there are several ways that auto-substantiation may occur. Generally, all retailers that are able to accept the debit card have a system in place that will auto-substantiate purchases made. In addition, copayments at medical clinics should automatically substantiate and should not need additional documentation. Some pharmacies, however, may accept the card yet additional documentation may be required after the sale.

Should I still save my receipts and itemized documentation?

You should always save itemized invoices or Explanation of Benefits statements for expenses that have been paid or reimbursed from the MDEA, State HRA, or MnSCU HRA in case you are asked to verify the expense (per IRS regulations) or in the case of an IRS audit.

If Eide Bailly Employee Benefits requires additional information regarding the debit card purchase, you will be sent a letter requesting the specific information that is necessary to substantiate the debit card transaction. If you have provided your email address to Eide Bailly, the request will be emailed from Evolution1 (mailto: eidebaillybenefitsdo-not-reply@eidebailly.com). You will have 30 days to respond to Eide Bailly's request. If Eide Bailly does not receive a response from this first inquiry, a second notice will be sent to you giving you an additional 14 days to respond to the second request. If you do not respond to this second request, Eide Bailly will presume that an overpayment has occurred on your account, and your debit card will be deactivated. To have the card reactivated, you must respond to Eide Bailly's letter and supply the requested information, repay the overpayment, or provide a substitute claim to offset the overpayment.

If the overpayment is not satisfied, the amount will either be included as taxable income on your W2 form or reported to the Minnesota Department of Revenue for collection. In addition, if your card is on hold for a debit card transaction and you submit a manual claim for reimbursement, your manual claim will automatically be used to offset the transaction for which the card is on hold (as long as the transaction and the service date of the manual claim occurred in the same plan year).

How will I know if I need to submit documentation to verify an expense?

There may be times when Eide Bailly Employee Benefits cannot automatically substantiate your debit card transaction. When substantiation is required, Eide Bailly Employee Benefits will send you a letter (as noted above) requesting the documentation. You can also log into your account to check the status of your debit card activity. If Eide Bailly has your email address on file, an email notification will be sent to you at that address referring you to log into your Eide Bailly account. The sender of these emails is Evolution1. You will see a message on your homepage in the 'Message Center' if documentation on pending claims is required. Click on the link to upload a pdf of your receipt. No mail or fax required when using this option!

What is acceptable documentation?

Acceptable documentation is an itemized receipt or Explanation of Benefits (EOB) that reflects the actual date of service, description of service, and patient portion of the charges. Remember that the Benny Card should only be used for current year's expenses. Paying a prior year's expense or pre-paying for future services is not allowed.

What happens if I fail to submit the requested document(s)?

If you fail to submit the documentation when requested, your debit card must be suspended from further use according to IRS guidelines. In addition, the expense will be considered ineligible and repayment will be required.

If my card is suspended, can it be reinstated?

If your card has been suspended due to outstanding substantiation or repayment requests, it can be reinstated by simply clearing up the outstanding matter.

What if I or one of my dependents has other insurance?

You are able to use the debit card for medical or dental expenses regardless of the insurance provider so long as the expenses are incurred by an eligible tax dependent. Eide Bailly may

request substantiation after you have used the debit card. It is important that you save your receipts in the event that it is necessary to substantiate the expenses.

How many debit cards will I receive?

You will automatically receive two debit cards if you are a new MDEA participant, have a State of MN HRA balance or have a MnSCU HRA. Both cards will have the employee's name on them, and will indicate that it is a State of Minnesota account. If the second card is going to be used by another eligible tax dependent (for example: spouse or dependent child), simply have the dependent sign the back of the second card. Each card user should sign the card with his or her own signature. Additional cards are available for a cost of \$10 per two cards which will be deducted from the employee's MDEA or HRA account.

How do I activate my debit card?

The first time you use the card and it is swiped by the merchant (or you call a provider to pay a bill over the phone), your card will activate automatically. Activating one card activates both cards at the same time.

What should I do if my debit card(s) are lost or stolen?

You should call Eide Bailly Employee Benefits Customer Service within two business days. Recent transactions can be reviewed to ensure that expenses charged to the account belong to the participant and/or eligible dependents, and the missing cards can be deactivated. Replacements for lost or stolen card(s) can be requested and are issued for \$10 per two cards and this charge will be deducted from the employee's MDEA or HRA accounts.

Do I need a new debit card each year?

No. The card is good for three years from the date issued. It can be used for subsequent plan year pretax accounts, if you continue to participate in the MDEA or have an HRA. If you are planning on signing up again for a MDEA or if you will have a carry over MDEA amount, retain your card for future use since new cards are not issued each plan year.

Where can the debit card be used?

The card can be used for eligible expenses incurred at health care providers including medical or dental offices, hospitals and medical laboratories. It should only be used for expenses that are eligible under IRS or plan guidelines.

The card may also be used at participating retail stores or pharmacies. For a list of participating stores and pharmacies, please visit www.eidebaillybenefits.com and click on the 'IIAS Merchants' link under the Tools & Support tab on the homepage of your individual account.

Over-the-counter (OTC) drugs and medicines may be purchased with the debit card if a prescription is presented to the pharmacist, the medicine is obtained from the pharmacist and you keep the itemized receipt and prescription. The pharmacist must assign a prescription number and retain the record of the transaction. Insulin as well as any non-medicine and non-drug OTC items such as bandages, blood sugar test kits, blood pressure monitors, contact lens solution, and first aid kit supplies can still be purchased with the debit card without a prescription.

What should I do if the card can't be used at the provider's office or retailer?

There may be providers or retailers who do not accept VISA or the type of store is not authorized to do so. In this case, you must seek reimbursement for the expense through the manual claims process after the item has been purchased.

Can my spouse or dependent use the card?

Yes, the person using the card should sign their name on the back of the card before using it. If you need additional cards, call Eide Bailly Customer Service for assistance. The cost of \$10 for two additional cards will be deducted directly from your pre-tax account.

How will I know if I have sufficient funds to cover the expense?

You should make sure that you have sufficient funds in your account before using the debit card for payment. If you do not, the provider or retailer may receive an "Insufficient Funds" notification when processing the transaction.

You can verify your balance by registering and logging into the consumer portal at www.eidebaillybenefits.com. If you have previously not logged into the consumer portal, use your employee ID# plus the last four digits of your SS# as both your user name and password. You can also contact Eide Bailly Customer Service for assistance. You can check your available balance by logging into your account or calling Eide Bailly Employee Benefits Customer Service at 612.253.6633 (toll free 800.300.1672).

Some retailers may be able to run any amount up to the available balance on the debit card, and then you would provide another form of payment for the balance.

Where can I go to view the details of my debit card transactions?

You can view account activity, payment dates and any claims transactions by logging into the Eide Bailly website at www.eidebaillybenefits.com.

Whom should I call if I have questions regarding the debit card?

If you have questions regarding the debit card or your pre-tax accounts, you should contact Eide Bailly Employee Benefits Customer Service at 612.253.6633 (toll free 800.300.1672) or email benefits@eidebailly.com.

What should I do if I accidentally charge an ineligible expense on the debit card?

Please contact Eide Bailly Employee Benefits Customer Service at 612.253.6633 (toll free 800.300.1672) or email for assistance.

Can I use the debit card for previous year expenses?

You should not use the debit card to pay for expenses whose date of service is from a previous plan year, regardless of the billing date by the provider. The pre-tax plan year coincides with the calendar year, so you should not use the card for expenses that are outside the current year. If you do so in error, please contact Eide Bailly Employee Benefits Customer Service at 612.253.6633 (toll free 800.300.1672) or email benefits@eidebailly.com for assistance.

How can I learn more about the debit card?

Please contact Eide Bailly Employee Benefits Customer Service at 612.253.6633 (toll free 800.300.1672) or email benefits@eidebailly.com.

www.eidebaillybenefits.com